PROJECT: ***EFInA Access to Financial Services in Nigeria 2018 Survey***

Questionnaire number							

A: HOUSEHOLD IDENTIFICATION

Zone				
State				
LGA				
RIC				
EA Code				

Sector	1: Urban	2: Rural
HH Selected	1. Original	2. Substitute

Interviewer code						
Supervisor code						

B: PARTICULARS OF VISIT

INTERVIEWER VISITS

CALLBACKS	**DATE**	**DAY**	**TIME**	**RESULT**	**NEXT VISIT**
First visit					
Second visit					
Third visit					

Day Codes
1. Monday
2. Tuesday
3. Wednesday
4. Thursday
5. Friday
6. Saturday
7. Sunday

Result Codes
01. Interview Completed
02. Postponed – appointment made
03. Selected respondent not at home
04. No household member at home
05. No competent respondent at home at time of the visit
06. Entire household absent for extended period of time
07. Refused – contact person
08. Refused – respondent
09. Refused – parent
10. Selected person physically/mentally not fit to be interviewed
11. Selected person cannot communicate in any interview language
12. Interview conducted using paper
13. Other, specify:

C: INTRODUCTION AND SCREENING QUESTIONS

INTRODUCTION. *Good morning/afternoon/evening. My name is…….from IPSOS, an independent research company that conducts research in Nigeria. This house has been selected for a survey and I am here today to ask questions about how people manage and use their money and how they can be offered better financial services closer to where they live or work.*

INTERVIEWER: ASK TO SPEAK TO THE PERSON WHO KNOWS EVERYTHING ABOUT THE HOUSEHOLD (THIS IS THE HOUSEHOLD INFORMANT).

C1. How many people live in this household?	
C2. How many people in the household are 18 years or older?	
C3. How many people in this household bring money into the household?	
C4. How many separate rooms do the members of the household occupy (not counting bathrooms, toilets, storerooms, or garage)?	

C5. Which of the following statements are true for this household?	
A. Has a farm or uncultivated land	1
B. Does not farm nor has uncultivated land	2

IF CODE 1 IN C5 ASK C6

C6. Does the household own any of the following:	
Sprayers	1
Wheelbarrows	2
Sickles	3
None of the above	5

D: HOUSEHOLD QUESTIONS

D1. Do you or your family own or rent this house? **READ OUT. SINGLE CODE ONLY.**

Own the house	1	**ASK D2**
Rent the house	2	**GO TO D3**
Live here for free but do not own	3	
Don't know **(DO NOT READ OUT)**	96	

FOR THOSE WHO OWN A HOUSE i.e. ANSWERED 1 IN D1

D2. How was this house acquired? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Mortgage	1
Loan from government scheme	2
Loan from other sources	3
Own savings	4
Inheritance	5
Don't know	96
Refused to answer	95
Other, specify	98

D3. Which of the following do you have in your household? **READ OUT. MULTIPLE MENTIONS POSSIBLE**.

One mattress	1	**Single mention**
Two mattresses	2	
Three or more mattresses	3	
Microwave	4	
Household help	5	
Fridge/deep freezer	6	
Video	7	

Car/vehicle	8	
Colour TV	9	
Music system	10	
Air Conditioning (split unit)	11	
Air Conditioning (single unit)	12	
Satellite dish	13	
Washing machine	14	
Black & white TV	15	
DVD	16	
Cable satelite	17	
Telephone (land)	18	
Telephone (mobile)	19	
Personal driver	20	
Only Motorbike	21	
Computer (desktop)	22	
Computer (laptop)	23	
Generator set	24	

D4a. What kind of cooking facilities do you have in your household? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

D4b. **IF MORE THAN 1 in D4a ASK:** What is the **main** cooking facility that your household use? **SINGLE RESPONSE.**

	D4a	**D4b**
Gas cooker	1	1
Electric cooker	2	2
Combination gas & electrical stove	3	3
Kerosene stove	4	4
Charcoal/wood	5	5
None	6	6

D5. What is the **main** fuel used for lighting in your household? **SINGLE RESPONSE.**

Kerosene	1
Gas	2
Main electricity	3
Electricity generator/Solar lighting	4
Battery	5
Candle	6
Firewood	7
Palm oil	8
Other	9

D6. What type of toilet facilities does the household **mainly** use? **SINGLE MENTION ONLY.**

Flush to sewer	1
Flush to septic tank	2
Covered pit latrine	3
Toilet on water	4
Uncovered pit latrine	5
VIP latrine (ventilated pit)	6
Pail/bucket	7
Bush	8
Other	9
None	10

D7. What is the **main** water source for your household? **SINGLE MENTION ONLY.**

Pipe borne	1
Untreated pipe	2
Borehole/hand pump	3
Protected well	4
Unprotected well or rainwater	5
River, lake or pond	6
Vendor or water truck	7
Other	8

INTERVIEWER OBSERVE AND RECORD. ALSO ASK TO BE SURE

D8a. What type of house does the household reside in? **SINGLE MENTION ONLY.**

Single room	1
Apartment/flat	2
Duplex	3
Whole building	4
Other	5

D8b. What is the **main** material of the floor of the house? **SINGLE MENTION ONLY.**

Earth/mud	1
Wood/tile	2
Plank	3
Concrete	4
Dirt/straw	5
Other	6

D8c. What is the **main** material of the walls of the house? **SINGLE MENTION ONLY.**

Mud	1
Stone	2
Burnt bricks	3
Cement or concrete	4
Wood or bamboo	5
Iron sheets	6
Cardboard	7
Other	8

D8d. What is the predominant material of the roof of the main dwelling? **SINGLE MENTION ONLY.**

Concrete	1
Zinc	2
Iron sheets	3
Grass	4
Clay tile	5
Asbestos	6
Plastic sheet	7
Other	8

RESPONDENT SELECTION

INTERVIEWER READ OUT: I am going to ask some questions about every adult (18 years and above) who lives in this household so that I can select one person to interview. Every adult has an equal chance of being selected for the interview.

Starting from the oldest to the youngest, can you please give me the names of all adults aged 18 years or older and also their age (in years) please.

1. **RECORD <u>FIRST</u> NAMES OF <u>ALL</u> ADULTS AGED 18 YEARS AND ABOVE, FROM OLDEST TO YOUNGEST.**
2. **RESPONDENT WILL BE SELECTED AT RANDOM FROM THIS LIST BASED ON THE KISH GRID.**

	Household schedule	Write in from oldest (top) to youngest (bottom)		Age		Sex	
ADULTS 18+	Adults in household who qualify for this survey (persons who will be available for the duration of this survey)		01			**M**	**F**
			02			**M**	**F**
			03			**M**	**F**
			04			**M**	**F**
			05			**M**	**F**
			06			**M**	**F**
			07			**M**	**F**
			08			**M**	**F**
			09			**M**	**F**
			10			**M**	**F**
			11			**M**	**F**
			12			**M**	**F**
			13			**M**	**F**
			14			**M**	**F**
			15			**M**	**F**

Random selection of respondent

INTERVIEWER: ONCE THE SELECTION HAS BEEN DONE AND THE RESPONDENT'S CONSENT OBTAINED, READ THE FOLLOWING OUT TO THE RESPONDENT: (SKIP IF RESPONDENT IS THE HOUSEHOLD INFORMANT)

Thank you for agreeing to participate in this survey. IF RESPONDENT IS NOT THE HOUSEHOLD INFORMANT, THEN INTRODUCE THE SURVEY TO THEM. SAY: *Good morning/afternoon/evening. My name is…… from IPSOS, an independent research company that conducts research in Nigeria.* I am here today to ask questions about how you manage and use your money and how you can be offered better financial services closer to where you live or work.

E: DEMOGRAPHICS

E1. Which languages do you speak fluently? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

E2. Which languages can you read comfortably?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

LANGUAGES	E1	E2
English	1	1
Pidgin English	2	2
Hausa	3	3
Yoruba	4	4
Igbo	5	5
Other, specify	98	98
None		6

E3. We can ask you questions in……(**READ OUT)**. Which language would you like to be interviewed in?
If respondent cannot speak any of the languages listed, thank respondent and end the interview.

Yoruba	1	
Igbo	2	
Hausa	3	
Pidgin English	4	
English	5	

E4. Which of the following best describes your marital status? **READ OUT. SINGLE CODE ONLY.**

Married (Monogamy)	1
Married (Polygamy)	2
Co-Habiting/living together	3
Divorced	4
Separated	5
Widowed	6
Never married	7
Refused to answer **(DO NOT READ OUT)**	95

E5. What is your relationship with the head of the household? **READ OUT. SINGLE CODE ONLY.**
The head of the household is your ….?

You are the head of the household	1
Spouse/partner	2
Parent/parent in law	3
Grandparent (or spouse's grandparent)	4
Child/adopted child/step child	5
Son/daughter in law	6
Other relative	7
Other	8

E6. INTERVIEWER RECORD RESPONDENT'S GENDER

Male	1
Female	2

E7. How old are you?

	Years
Refused	95
Don't know	96

E8. What is your highest level of education? **READ OUT. SINGLE MENTION ONLY.**

Pre-school	0
Primary incomplete	1
Primary complete	2
Secondary incomplete	3
Secondary complete	4
University/Polytechnic OND	5
University/Polytechnic HND	6
Post-university incomplete	7
Post-university complete	8
Non-formal education (e.g. Arabic/Quranic education)	9
No education	10

E9. Different people get money to buy the things they need in different ways. Please tell me from where/from whom do you usually get money to buy the things you need? **Interviewer to probe for multiple sources**

DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.
If single source of income (E9) then transfer code from E9 to E10 and SKIP TO E11
If E9=19 and E10=19 SKIP TO E14

E10. Which of these sources of money you told me about do you rely **most** on to cover your expenses? **SINGLE CODE ONLY.**

For main money source ask:
E11. How often do you usually receive the money you get from ……? **(REFER TO E10)**
DO NOT READ OUT. SINGLE MENTION.
(1=Daily; 2=Weekly; 3=Monthly; 4=Annually; 5=Seasonally/Occasionally/upon completion of job; 98=Other, specify)

For main money source ask:
E12. How do you **MOSTLY** receive the money you get from ……? **(REFER TO E10) SINGLE MENTION**
(1=Cash; 2=Cheque; 3=Paid into bank account; 4=Get via mobile money; 98=Other, specify; 95=Refused)

	E9	**E10**	**E11**	**E12**
Salary/wages from Government (including NYSC payments)	1	1		
Salary/wages from a business/company (formal sector)	2	2		
Salary/wages from individual with own business (informal sector)	3	3		
Salary/wages from an individual for chores such as domestic chores or farm labour	4	4		
Subsistence/small scale farming	5	5		
Commercial/large scale farming	6	6		
Own business/trader - non-farming	7	7		
Own business/trader - farming products	8	8		
Own business/trader - agricultural inputs	9	9		
Own business - provide a service (e.g. hairdresser, tailor, mechanic)	10	10		
Rent	11	11		
Pension	12	12		
Government grant	13	13		
Drought relief	14	14		
Interest on savings	15	15		
Return on investments	16	16		
Get money from a household member	17	17		
Get money from family/friends	18	18		
Household member pays my expenses	19	19		
Other, specify	98	98		

E13a. ASK ONLY IF E9= 7,8, 9 OR 10. REST GO TO E14
How many people do you employ in your business?
RECORD EXACT NUBMER

Don't employ anybody	0
Don't know	96

E13b. There are different sectors that a business can fall into. In which sector would you say your business falls into? **READ OUT. MULTIPLE MENTION POSSIBLE.**

Agriculture, forestry and fishing	1
Mining and quarrying	2
Manufacturing	3
Electricity, gas, steam and air conditioning supply	4
Water supply; sewerage, waste management and remediation activities	5
Construction	6
Wholesale and retail trade; repair of motor vehicles and motorcycles	7
Transportation and storage	8
Accommodation and food service activities	9
Information and communication	10
Financial and insurance activities (e,g, banking, insurance, microfinance)	11
Real estate activities	12
Professional, scientific and technical activities (Doctor, Lawyer etc)	13
Administrative and support service activities	14
Education	15
Human health and social work activities (hospital, phamarcy etc)	16
Arts, entertainment and recreation	17
Artisan services	18
Other services providers	19
Other (specify)	98

ASK ALL:
E14. I would like to know if you have any of the following that is in your name. Do you have …..? **READ OUT**

	Yes	**No**
National ID card	1	2
National Identification Number (NIN)	1	2
IDP (Internally Displaced Person)	1	2
Voter's ID card (temporary or permanent)	1	2
International Passport	1	2
Employment ID card	1	2
Medical insurance ID card	1	2
Driver's licence	1	2
Payslip/salary slip	1	2
Land ownership documents	1	2
House ownership documents	1	2
Bank Verification Number (BVN)	1	2
Electricity bill	1	2
Water bill	1	2
Telephone/mobile phone bill	1	2
Local government rates and taxes invoice	1	2
Lease or rental agreement	1	2
Tax clearance certificate	1	2

F: FINANCIAL CAPABILITY

F1a. If you need financial advice who or where do you **mainly** go to?
DO NOT READ OUT. **SINGLE MENTION.**

F1b. Now think about the financial services providers such as commercial banks; insurance companies; telecommunication companies, how would you like them to reach you with their product/service offerings? **DO NOT READ OUT**. **MULTIMENTION POSSIBLE.**

	F1a	F1b
Family/friend	1	1
Spouse	2	2
Business partner	3	3
Employer	4	4
Work colleague	5	5
Religious leader	6	6
Members of cooperative I belong to	7	7
Members of group I belong to	8	8
Commercial bank	9	
Microfinance bank	10	
Mobile money and/or bank agents	11	9
Internet	12	10
Stockbroker	13	11
Accountant	14	12
Newspapers/magazines	15	13
Radio programmes	16	14
Television programmes	17	15
Social media	18	16
Nobody/I don't ask for financial advice	19	17
SMS		18
Face to Face Marketing		20
Outdoor signage (Billboards e.t.c)		21
Other, specify	98	98

F2. How do you mainly make decisions about what you do with your money? Would you say …
READ OUT. SINGLE MENTION.
Do not ask if E9=19.

You make decisions alone/on your own	1
You make decisions with your partner/spouse	2
You make decisions with your parents	3
You make decisions with your children	4
You make decisions with other household members	5
Any other options I did not mention? Specify	98

F3. I am going to read out some statements to you. Please tell me if you agree or disagree with each statement that I will read out. **READ OUT STATEMENTS. SINGLE CODE PER STATEMENT.**

	Agree	Disagree	D/K
You can easily live your life without having a bank account	1	2	
You need a payslip to open a bank account	1	2	9
You can open a bank account if you do not have a proof of ID but you have a registered mobile phone number	1	2	9
You can get a bank loan if you do not have a proof of ID but you have a registered mobile phone number	1	2	9
Taking loans should be avoided as much as possible	1	2	
You save regularly	1	2	
You would rather deal face to face with a person than with an electronic device (like ATMs) when it comes to managing your money	1	2	
You are prepared to learn how to use new technology	1	2	
You keep track of the money you receive and the money you spend	1	2	
You adjust your expenses according to the money you have	1	2	

F4. We all have things that we want in our **future** such as a house, a car, a family or children. In the past 12 months, what did you **mainly** do to make sure that you would have money for such things?
DO NOT READ OUT. SINGLE RESPONSE.

Saved/put money aside for this	1
Started a business to make extra money	2
Engaged in farming/agriculture/livestock activities to make extra money	3
Did nothing	4
Other, specify	98

F5. **ASK ONLY RESPONDENTS YOUNGER THAN 55 YEARS**
Thinking about old age, how do you **mainly** ensure that you will have money for the things you need?
DO NOT READ OUT. SINGLE RESPONSE.

Savings	1
My children	2
Sell assets like land/property, jewellery, gold coins, etc.	3
Rental income	4
Shares that I will sell	5
Money from farming/agriculture/livestock	6
Money from own business (non-farming)	7
Pension	8
Don't know/have no plans	9
Other, specify	98

F6.

IN THE PAST 12 MONTHS….	**Yes**	**NO**
(i.e. for traders … Apart from your main business…) Did you buy something with the intention to sell it later to make a profit?	1	2
If yes, what did you buy?		
ASK ALL: Did you buy something with the intention to sell it when you need money for unexpected expenses?	1	2
If yes, what did you buy?		
ASK ALL: Did you do/buy/get something that you **now use** to make money to help you meet your expenses?	1	2
If yes, what was this?		

F7a. In the past 12 months, have you experienced running out of money and could not cover your expenses?

Yes	1	**Go to F7b**
No	2	**Go to F8**

F7b. What did you **mainly** do to pay for things when this happened?
DO NOT READ OUT. SINGLE RESPONSE.
Interviewer: If respondent says he/she borrowed - probe for lender

Used savings	1
Sold asset(s)	2
Got an advance on my salary	3
Borrowed money from a bank or other financial institution	4
Borrowed money from a group they belong to(savings group, cooperative, community/village/trade association)	5
Borrowed from a moneylender in the community	6
Borrowed from savings/thrift collector/merchant	7
Borrowed from family/friends	8
Cut down on other expenses	9
Bought goods on credit	10
Received gifts/donations/contributions from friends/family	11
Did nothing specific (waited, prayed)	12
Other, specify	98

F8. The following life events are major events in most people's lives. How do people in your community/ neighbourhood **usually** raise money for these events?
DO NOT READ OUT. SINGLE RESPONSE PER EVENT.

(Use their savings=1; Borrow=2; Rely on family and friends for gifts/money=3; Rely on the community for gifts/money=4; Don't know=95; Other, specify =98)

1.	Birth of a child	
2.	Family celebrations such as weddings, birthdays, etc.	
3.	Community celebrations such as yam festival, argungu, etc.	
4.	Education	
5.	Funeral	

QF: QUALITY OF FINANCIAL SERVICES

QF1. Now I'm going to read a list of providers of financial services. For each one that I mention, please tell me whether you have ever used a service they provide?
READ OUT. MULTIPLE MENTION POSSIBLE.

Note: For each provider of financial services in QF1, ask QF2, QF3, QF4, QF5, QF6 and QF7 before asking next provider of financial services

QF2. Does your (institution) offer at least one of the following services **(READ OUT)**: **savings, money transfers, insurance, credit or investment**? It does not matter if you use those services, I just want to know whether they are offered. [Yes/No]
SINGLE MENTION.

QF3. And does [the institution that you have used] offer services electronically without using cash? This could be by using a phone menu or app, website, debit or credit card, or any other way to get or send money electronically? [Yes/No]
SINGLE MENTION.

QF4. Do you have an account registered in your name with a [insert name of institution] [Yes/No])?
SINGLE MENTION.

QF5. Do you currently or sometimes use this provider [insert name of institution]? **YES =1 / NO =2. SINGLE MENTION.**

QF6. Which of the following activities have you ever done using a [insert name of institution]?
SHOW CODE
READ OUT AND MULTIMENTION.

QF7a. In general, how satisfied are you with the services of a [insert name of institution] account?
SHOW CODE
READ OUT SINGLE MENTION.

QF7b. When did you last use [insert name of institution]? Would you say? **SHOW CODE AND SINGLE MENTION.**

QF8. **IF ONLY ONE PROVIDER, QF8=QF1. SKIP TO QF9**
Which of the following ... (refer to QF1 responses) is the most important for you to use to help you manage your money and your expenses?
READ OUT. SINGLE CODE.

	QF1	QF2		QF3		QF4		QF5		QF6						QF7a	QF7b	QF8
		Yes	No	Yes	No	Yes	No	Yes	No	SEE CODE LIST						CODE	CODE	
Commercial bank	1	1	2	1	2	1	2	1	2									1
Microfinance bank	2	1	2	1	2	1	2	1	2									2
Non-interest banking institution	3	1	2	1	2	1	2	1	2									3
Mortgage institution such as FMBN (Federal Mortage Bank of Nigeria)	4	1	2	1	2	1	2	1	2									4
Mobile money operator	5	1	2	1	2	1	2	1	2									5
Cooperative Society	6	1	2	1	2	1	2	1	2									6
Insurance provider	7					1	2	1	2									7
Pension fund administrator	8					1	2	1	2									8
Microfinance institution	9					1	2	1	2									9
Savings group that you save with or borrow from	10					1	2	1	2									11
Village/community association	11					1	2	1	2									12
Savings/thrift collector/merchant	12					1	2	1	2									13
Moneylender	13					1	2	1	2									14
None of the above **(DO NOT READ OUT)**	14	**SKIP TO BA4**																

CODE LIST FOR QF6 AND QF7.

CODE LIST QF6

Activities	Code
1. Deposited or withdrew money	**1**
2. Bought airtime top-ups or paid a mobile phone bill	**2**
3. Paid a school fee	**3**
4. Paid a bill for medical treatment, housing, trash collection, electricity, water, solar, television or something else	**4**
5. Paid a tax, fine, fee, or other payment to the government	**5**
6. Sent money to, or received money from someone	**6**
7. Received money from the government	**7**
8. Received wages from an employer	**8**
9. Made insurance payments or received claims on insurance	**9**
10. Borrowed money	**10**
11. Saved money	**11**
12. Made an investment	**12**
13. Paid for goods or services at a store, shop, restaurant or other place of business	**13**

CODE LIST QF7a

Level	Code
Satisfied	1
Indifferent	2
Unsatisfied	3

CODE LIST QF7b

Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7

QF9. Why do you say **... READ OUT THE RESPONSE IN QF8 ...** is the most important for you to use to manage your money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**.

Ease of access	1
Safety of funds	2
Convenience	3
Cost of product/service	4
Availability	5
Trust	6
Other, specify	98

IF QF1 = 1, 2, 3, OR 4 ASK Q10, OTHERWISE GO TO BA1

QF10. If you have a problem with your bank that you cannot resolve, who do you turn to?

DON'T READ OUT. SINGLE RESPONSE.

CBN (Central Bank of Nigeria)	1
Lawyer/court	2
Police	3
Family/friend	4
Cannot do anything	5
Don't know	95
Other, specify	98

FS: FINANCIAL SERVICES

We would like to continue with your experiences on the institutions we just asked you about:

Note: Please mark all providers chosen in QF1 and for each providers of financial services in QF1 ask FS1, FS2, FS3, FS4 before asking next provider of financial services.

FS1. **ASK IF DO NOT HAVE ACCOUNT IN OWN NAME IN QF4**: Do you use a [insert name of institution] account that **(READ OUT)** ….. [**1. Belong to someone's else**, **2. Belong to a group account**]
MULTI MENTION POSIBLE.

FS2. When did you open an account in a [insert name of institution]? If you have more than one account, please refer to the most recent account opened
READ OUT
USE THE CODE LIST BELOW.
SINGLE MENTION.

FS3. **ASK IF CODE 1, 2 OR 3 IN FS2.** What document/s were required from you when you opened your account in a [insert name of institution] **DO NOT READ OUT USING.**
MULTI MENTION POSIBLE.
MULTI MENTION POSIBLE.
USE THE CODE LIST BELOW.

FS4. Can you tell me how many of the following you have with a [insert name of institution]? **READ OUT SERVICES. IF DON'T KNOW PUT CODE 96. RECORD EXACT NUMBER**
SINGLE MENTION. ONLY ASK FOR CODE 1, 2 3 AND 4

	QF1	FS1		FS2	FS3						FS4			
		Somebody else's account	A group account	CODE	USE CODE LIST BELOW						Savings accounts	Current accounts	Fixed deposits	Outstanding loans
Commercial bank	1	1	2											
Microfinance bank	2	1	2											
Non-interest banking institution	3	1	2											
Mortgage institution such as FMBN	4	1	2											
Mobile money operator	5	1	2											
Cooperative Society	6	1	2											
Insurance provider	7	1	2											
Pension fund administrator	8	1	2											
Microfinance institution	9	1	2											
Savings group that you save with or borrow from	10	1	2											
Village/community association	11	1	2											
Savings/thrift collector/merchant	12	1	2											
Moneylender	13	1	2											

CODE LIST FOR FS2 AND QF7.

CODE LIST FS2

	Code
Up to six months ago	1
Over 6 months ago but up to one year ago	2
Over a year ago, but less than 2 years ago	3
2 years or more ago but less than 5 years ago	4
5 years ago or more	5
Don't know/can't remember	96

CODE LIST FS3

	Code
National ID card	1
National Identification Number (NIN)	2
International passport	3
Driver's license	4
Voter's card (temporary or permanent)	5
Passport photograph	6
Completed application form	7
Completed reference form	8
Proof of address/utility bill	9
Mobile phone number	10
Email address	11
Bank account details	12
Income slip	13
Name and address but no document was required	14
Other, specify	98
Don't know/Can't remember	96

BA: COMMERCIAL BANKS

THOSE THAT USE OR EVER USED COMMERCIAK BANKS (QF1=1):
You said that you use commercial banks. I now want to ask you further about this.

BA1. We are now going to talk about your experience with various bank products. Please tell me your experience with each of the following ….

READ OUT ALL THE PRODUCTS
SINGLE MENTION PER ROW.

		Never had it	Used to have it in the past 12 months	Have /use it now	N/A or Do not know
BANK PRODUCTS					
1.	ATM card / Debit card	1	2	3	4
2.	Cash card or Prepaid card	1	2	3	4
3.	Credit card	1	2	3	4
4.	Current account	1	2	3	4
5.	Fixed deposit account	1	2	3	4
6.	Savings account	1	2	3	4
7.	Mortgage	1	2	3	4
8.	Overdraft	1	2	3	4
9.	Non-Interest banking services	1	2	3	4
10.	Loans	1	2	3	4
11.	Domiciliary account	1	2	3	4
12.	Mobile money (e-wallet)	1	2	3	4
13.	Bank USSD codes (e.g. *120*…)	1	2	3	4
14.	Internet banking	1	2	3	4

BA2. How often do you use banks? Would you say it is ….?
READ OUT. SINGLE CODE ONLY.

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

BA3. Which of these do you use most frequently when you do bank transactions?
READ OUT. SINGLE CODE ONLY.

Bank teller at branch	1
ATM	2
Mobile phone	3
Internet (online)	4
Agents	5

SKIP TO BA5

BA4. ASK THOSE THAT DO NOT USE BANKS (QF1 NOT 1, 2, 3, 4)
What are the main reasons why you don't use banks?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Interest earned on deposits is low	1
Interest on loans too high	2
It is expensive to have a bank account	3
Have to keep a minimum balance in the bank	4
Too much documentation involved/required	5
Charges and fees are too high (e.g. account opening fee, monthly maintenance fee)	6
It costs too much to reach a bank	7
Banks are too far from where I live/work	8
Lack of trust	9
Too much corruption (e.g. bribes)	10
No job	11
Income not regular	12
No identity document	13
Prefer cash	14
Can't read or write	15
No reason	16
Other, specify	98
Don't know	96

IF QF1=2 GO TO MF1
IF QF1=3 GO TO NB1
IF QF1=4 GO TO PMB1
IF QF1= 8, 9 OR 10 GO TO INF
OTHERWISE GO TO PY1

BA5. When you hear ''bank agent'', what does it mean to you?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

A representative of the bank	1	**Ask BA6**
Bank marketer	2	
Middle man between you and the bank	3	
Conducts transactions on behalf of a bank	4	
Don't know	96	**IF QF1=2 GO TO MF1** **IF QF1=3 GO TO NB1** **IF QF1=4 GO TO PMB1** **IF QF1= 8, 9 OR 10 GO TO INF** **OTHERWISE GO TO PY1**
Other, specify	98	**Ask BA6**

BA6. Have you used a bank agent in the past 12 months?

Yes	1	**GO TO BA7**
No	2	**IF QF1=2 GO TO MF1** **IF QF1=3 GO TO NB1** **IF QF1=4 GO TO PMB1** **IF QF1= 8, 9 OR 10 GO TO INF** **OTHERWISE GO TO PY1**

BA7. Why do/did you use a bank agent? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

They are closer than the bank	1
Less queues/quicker service	2
Costs less	3
They provide a better service than the banks	4
Know him/her	5
Other, specify	98

BA8. What do/did you use the bank agent for? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

To open a bank account	1
Money transfers	2
Deposit money	3
Withdraw money	4
Customer service	5
Other, specify	98

IF QF1=2 GO TO MF1
IF QF1=3 GO TO NB1
IF QF1=4 GO TO PMB1
IF QF1= 8, 9 OR 10 GO TO INF
OTHERWISE GO TO PY1

MF: MICROFINANCE BANKS

THOSE THAT USE MICROFINANCE BANKS (QF1=2):
You said that you use microfinance banks. I now want to ask you further about this.

ASK ONLY THOSE WITH LOANS FROM MICROFINANCE (QF6 OPTION 10)

MF1. Which of the following microfinance bank services do you use?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

Savings services	1
Credit services (loans)	2
ATM card	3
Transferring money to others	4
Receiving money from others	5
Paying bills	6
Receiving salaries/wages	7
Paying salaries and wages	8
Cashing cheques	9
Non-interest banking services	10
Other, specify	98
Don't know/can't remember	96

MF2. **IF CODE 2 IN MF1 ASK:** Thinking about the loan(s) that you have, is this …?
READ OUT. SINGLE CODE ONLY.

A group loan	1
An individual loan	2
Both group and individual loans	3

MF3. How often do you use microfinance banks? Would you say it is ….?
READ OUT. SINGLE CODE ONLY.

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

IF QF1=3 GO TO NB1
IF QF1=4 GO TO PMB1
IF QF1= 8, 9 OR 10 GO TO INF
OTHERWISE GO TO PY1

NB: NON-INTEREST BANKING

THOSE THAT USE NON-INTEREST SERVICES (QF1=3):
You said that you use non-interest money services. I now want to ask you about this.

NB1. Which of the following non-interest services do you use? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Saving/investment services	1
Credit services (loans)	2
Insurance (Takaful)	3
Partnership (Musharika)	4
Trading	5
Leasing (Ijara)	6
Other, specify	98
Don't know/can't remember	96

NB2. How often do you use non-interest services? Would you say it is ….? **READ OUT. SINGLE MENTION**

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

IF QF1=4 GO TO PMB1
IF QF1= 8, 9 OR 10 GO TO INF
OTHERWISE GO TO PY1

PMB: PRIMARY MORTGAGE BANKS

THOSE THAT USE PRIMARY MORTGAGE BANKS (QF1=4):
You said that you use primary mortgage services. I now want to ask you about this.

PMB1. Which of the following services do you use at your mortgage bank? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Saving/investment services	1
Credit services (loans)	2
Other, specify	98
Don't know/can't remember	96

PMB2. How often do you use a mortgage bank? Would you say it is ….? **READ OUT. SINGLE MENTION**

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

IF QF1= 9, 10 OR 11 GO TO INF
OTHERWISE GO TO PY1

PY: PAYMENTS

PY1a. Which of the following have you used to pay for goods (such as food, things) and/or services (such as school fees, airtime etc) in the past 12 months? **READ OUT. MULTI MENTIONS POSSIBLRE**

PY1b. ASK ONLY THOSE WHO PAID FOR GOODS/SERVICES IN THE PAST 12 MONTHS: About how often did you use the [insert channel mentioned in PY1a]?
READ OUT. SINGLE RESPONSE FOR EACH PAYMENT OPTION. USE SHOW CARD

	PY1a.	**PY1b.**					
			Daily	Weekly	Monthly	Quarterly	Annually
Cash	1	1	2	3	4	5	6
Cheque	2	1	2	3	4	5	6
Cash card/prepaid card	3	1	2	3	4	5	6
ATM card/Debit card	4	1	2	3	4	5	6
Credit card	5	1	2	3	4	5	6
Bank transfer (internet or online using a bank's online website or App)	6	1	2	3	4	5	6
Bank USSD code (*120*)	7	1	2	3	4	5	6
ATM	8	1	2	3	4	5	6
Agent (Bank / mobile money agent)	9						
Bank branch	10	1	2	3	4	5	6
Mobile money	11	1	2	3	4	5	6

PY2a. Have you had to pay utility bills such as water, electricity/PHCN, goTV, DSTV, etc. in the past 12 months?

Yes	1	**Go to PY2b**
No	2	**Go to MT1**

PY2b. Which of the following did you use to pay your bills in the past 12 months? **READ OUT.**

	YES	**NO**
Cash	1	2
Cheque	1	2
Cash card/prepaid card	1	2
ATM card/Debit card	1	2
Credit card	1	2
Bank transfer (internet or online using a bank's online website or App)	1	2
Bank USSD code (*120*)	1	2
ATM	1	2
Agent (Bank / mobile money agent)	1	2
Bank branch	1	2
Mobile money	1	2

MM: MOBILE MONEY

TE1. How many mobile phones does this household own?
WRITE 96 IF RESPONDENT ANSWERS 'DON'T KNOW'.

TE2. Do you own a mobile phone?

Yes	1	**GO TO MM1a**
No	2	**ASK TE3**

TE3. Do you use a mobile phone that belongs to someone else or is shared?

Yes	1
No	2

MM1a. Have you heard of mobile money?

Yes	1	**Continue**
No	2	**SKIP TO MM10**

MM1b. How did you hear about mobile money**? DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**.

Television	1
Radio	2
Bank	3
Newspaper	4
SMS	5
Family/friend	6
Mobile money agent	7
Mobile money operator	8
Billboards	9
Internet	10
Road shows	11
Brochures/pamphlets/flyers	98
Other, specify	98

MM1c. Which mobile money operators are you aware of?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Access Bank (Access mobile)	1
Cellulant Nigeria (Cellulant)	2
Chams Mobile	3
Contec Global	4
Eartholeum Networks (QikQik)	5
Ecobank (Ecobank Mobile Money)	6
ETranzact (Pocket moni)	7
FETS Solution (Mywallet)	8
Fidelity Bank (Quick-Pay)	9
First City Monument Bank (FCMB)	10
Fortis Microfinance bank (Fortis Mobile Money)	11
GT Bank (GT Mobile Money)	12
Hedonmark Management Services (Click n Pay)	13
MKudi (Mimo)	14
Pagatech (Paga)	15
Parkway Projects (ReadyCash)	16
Pay Com	17
First Bank (FirstMonie)	18
Stanbic IBTC (Stanbic *909# Mobile Money)	19

Sterling Bank	20
Teasy International (Teasy Mobile Money)	21
Virtual Terminal Network (Vcash)	22
Visual ICT	23
Zenith Bank (Eazymoney)	24
Zinternet	25
Other, specify	98
Don't know	96
Can't remember	97

MM1d. Which of the following statements best describes your experience with mobile money?
READ OUT. SINGLE CODE ONLY.

You are not registered and have never used mobile money services	1	**SKIP TO MM9**
You are registered but you have never used mobile money services	2	**ASK MM2**
You are registered and have used it before but not any more	3	**ASK MM2 and skip MM3b**
You use mobile money services but you are not registered	4	**SKIP TO MM3**
You are a registered mobile money user	5	**ASK MM2**

MM2a. How did you register for mobile money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

At an agent	1
At your bank branch	2
Through your phone	3
Through the internet	4
Other, specify	98

MM2b. How many mobile money accounts did/do you currently have?

	Accounts
/Don't know	**96**

MM3a. How often do/did you use your mobile money account? Would you say it is/was …..?
READ OUT. SINGLE CODE ONLY.

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

MM3b. Which mobile money service do you **use most often**? **DO NOT READ OUT. SINGLE CODE ONLY**

		MM3b
1.	Paying bills	1
2.	Sending money	2
3.	Receiving money	3
4.	Airtime purchases	4
5.	Receiving wages/salary	5
6.	Paying for goods or services	6
7.	Purchasing bus tickets	7
8.	Storing/saving money	8
9.	Receiving payments from customers	9
10.	Receiving payments from government	10
11.	Paying for insurance	11
12.	Sports betting	12
13.	Don't know/can't remember	96
14.	Other, specify	98

MM4. What encouraged you to start using mobile money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

To store/save money	1
Family/friends are using mobile money	2
To conduct fast transactions	3
It is convenient	4
Just to try or test mobile money	5
To conduct safe transactions	6
To pay bills	7
Other, specify	98

IF MM1d=2 SKIP TO MM6

MM5a. In the past 12 months, did you borrow money through your mobile money operator?

Yes	1	**ASK MM5b**
No	2	**SKIP TO MM6**

MM5b. How often do/did you borrow through your mobile money operator? Would you say it is/was …..? **READ OUT. SINGLE CODE ONLY.**

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

MM5c. The last time you borrowed through your mobile money operator, how much did you borrow?

	Naira
Refused	95
Don't know/cannot remember	96

MM6. Have you ever used a mobile money agent?

Yes	1	**ASK MM7a**
No	2	**IF MM1=1 OR 2 GO TO MM9 OTHERWISE GO TO NEXT SECTION**

MM7a. Just to confirm again. What did/do you use mobile money agents for? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

Registration	1	
Cash-in/deposits	2	**ASK MM7b**
Cash-out/withdrawals	3	
Paying bills	4	
Buying airtime	5	
Sending money	6	
Receiving money	7	
Buying insurance	8	
Other, specify	98	

IF MM1=2 SKIP TO MM9

MM7b. You said that you do cash deposits at an agent, are these …. **READ OUT. MULTIPLE MENTIONS POSSIBLE**

Deposits into your e-wallet	1
Deposits into your bank account	2
Deposits into somebody else's e-wallet	3
Deposits into somebody else's bank account	4

MM8. If you have a problem with your mobile money service or agent that you cannot resolve, who do you go to?
DO NOT READ OUT.MULTIPLE RESPONSE.

Mobile operator customer services	1
CBN (Central Bank of Nigeria)	2
Commercial Bank	3
Family/friends	4
Don't know	96
Other, specify	98

SKIP TO NEXT SECTION

ASK THOSE WHO ARE NOT USING MOBILE MONEY (CODE 1 OR 2 IN MM1)

MM9. What is the **main** reason why you do not use mobile money?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Don't know much what mobile money is	1
Don't know where/how to get mobile money	2
It is expensive	3
I do not trust it	4
I use other ways to do the same transactions	5
Services I need are not available on mobile money	6
It is not easy to use	7
No reason	8
Other, specify	98

ASK THOSE WHO ARE NOT AWARE OF MOBILE MONEY (CODE 2 IN MM1a)

Definition of Mobile Money

INTERVIEWER READ OUT: Mobile Money is an electronic wallet service. It allows users to store, send, and receive money using their mobile phone. One can also use it for paying for goods and/or services. With just a national ID card and a phone (numbers), you can register and have a faster way to shop, send money get and grab cash. You do not need a bank account to have a mobile money account, only a mobile phone number and ID.

MM10. Would you be interested in mobile money account?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Yes	1	**Go to next section**
No	2	**Continue**
Don't know	3	

MM10. What would encourage you to use mobile money?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

When I understand how mobile money works	1
When there is an agent close to me	2
When there is an agent close to my recipient	3
When I feel it is safe to send/receive money or pay bills using my mobile phone	4
When many people are using mobile money	5
Other, specify	98

MT: MONEY TRANSFERS

INTERVIEWER READ OUT: We are now going to be talking about money transfers. By money transfer I mean sending to, or receiving money from someone who lives elsewhere in Nigeria or even to someone who lives outside of Nigeria. Most people send money to help their friends and family members with household expenses while other people might receive money from friends or relatives living in another country or another city.

MT1. Which of the following did you do in relation to receiving and sending money within the past six months? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

You received money from friends or family members ***within*** Nigeria	1	**ASK MT2 to MT6**
You sent money to friends or family members ***within*** Nigeria	2	**ASK MT7 to MT11**
You received money from friends or family members ***outside*** Nigeria	3	**ASK MT12 to MT16**
You sent money to friends or family members ***outside*** Nigeria	4	**ASK MT17 to MT21**
Did not send or receive money from friends or relatives	5	**SKIP TO NEXT SECTION**

DOMESTIC MONEY TRANSFER
ASK MT2 TO MT6 TO ONLY THOSE WHO RECEIVE MONEY WITHIN NIGERIA
i.e. CODE 1 AT MT1 OTHERWISE SKIP TO MT7

MT2a. How have you received money from within Nigeria in the past six months? Did you get it through …? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

MT2b. IF MT2a SINGLE RESPONSE MT2b=MT2a GO TO MT2c
IF MT2a MULTIPLE RESPONSE ASK:
Which of these methods did you use most often?

	MT2a	MT2b
Family/friend	1	1
Runner (e.g. taxi/bus/boat)	2	2
Bank transfer (via Internet, telephone, account to account, etc.)	3	3
Cheque	4	4
Cash card/Prepaid card	5	5
Mobile money	6	6
Agent (either mobile money, bank or Bureaux de Change agent)	7	7
Got airtime on your phone that you sold for cash	8	8
Other, specify	98	98

MT2c. Why did you mostly receive money this way (refer to MT2b)? **DO NOT READ OUT. SINGLE CODE ONLY.**

Quick service	1
Reliable	2
Trust them/know them	3
Easy for me to use	4
It does not cost much	5
Required by the sender	6
Others (family/friends/community members) use this way	7
Other, specify	98

MT3. How many times have you received money from within Nigeria in the past six months?

Don't know	99

MT4. Thinking back to the last time you received money through …. (refer to MT2b) how much did you receive? **DO NOT READ OUT. SINGLE CODE ONLY.**

	Naira
Refused	95
Don't know	96

MT5. For what reason have you **mainly** received money? **DO NOT READ OUT. SINGLE MENTION.**

Personal use	1
Monthly allowance	2
Repayment of a loan	3
Cover an unexpected expense	4
School fees	5
Food	6
Buy land/house	7
Buy car, furniture, household goods, etc.	8
Assist during emergencies (hospitalisation/medical bills, etc.)	9
Business/Trade	10
Other, specify	98

MT6. Thinking back to the last time you received money, which state within Nigeria did the money come from? **DO NOT READ OUT. SINGLE CODE ONLY.**

State code list for MT6

Abia	1	Enugu	14	Ogun	27
Adamawa	2	Gombe	15	Ondo	28
Akwa Ibom	3	Imo	16	Osun	29
Anambra	4	Jigawa	17	Oyo	30
Bauchi	5	Kaduna	18	Plateau	31
Bayelsa	6	Kano	19	Rivers	32
Benue	7	Katsina	20	Sokoto	33
Borno	8	Kebbi	21	Taraba	34
Cross Rivers	9	Kogi	22	Yobe	35
Delta	10	Kwara	23	Zamfara	36
Ebonyi	11	Lagos	24	FCT- Abuja	37
Edo	12	Nasarawa	25		
Ekiti	13	Niger	26		

ASK MT7 TO MT11 TO ONLY THOSE WHO SEND MONEY WITHIN NIGERIA
i.e. CODE 2 AT MT1. OTHERWISE SKIP TO MT12

MT7a. How have you sent money within Nigeria in the past six months? Did you send it through …?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

MT7b. IF MT7a SINGLE RESPONSE MT7b=MT7a, SKIP TO MT7c
IF MT7a MULTIPLE RESPONSE ASK:
Which of these methods did you use most often?

	MT7a	**MT7b**
Family/friend	1	1
Runner (e.g. taxi/bus/boat)	2	2
Bank transfer/direct deposit into bank account	3	3
Cheque	4	4
Cash card/Prepaid card	5	5
Mobile money	6	6
Agent (either mobile money, bank or Bureaux de Change agent)	7	7
Airtime on your phone that the recipient sold for cash	8	8
Other, specify	98	98

MT7c. Why did you mostly send money this way (refer to MT7b)? **DO NOT READ OUT.SINGLE CODE ONLY.**

Quick service	1
Reliable	2
Trust them/know them	3
Easy for me to use	4
It does not cost much	5
Required by the recipient	6
Others (family/friends/community members) use this way	7
Other, specify	98

MT8. How many times have you sent money within Nigeria in the past six months?

Don't know	96

MT9. And thinking back to the last time you sent money through …. (refer to MT7b), how much did you send? **DO NOT READ OUT. SINGLE CODE ONLY.**

	Naira
Refused	95
Don't know	96

MT10. For what reason have you **mainly** sent money? **DO NOT READ OUT. SINGLE CODE ONLY.**

Personal use	1
Monthly allowance	2
Repayment of a loan	3
Cover an unexpected expense	4
School fees	5
Food	6
Buy land/house	7
Buy car, furniture, household goods, etc.	8
Assist during emergencies (hospitalisation/medical bills, etc.)	9
Business/Trade	10
Other, specify	98

MT11. Thinking back to the last time you sent money, which state within Nigeria did you send the money to? **DO NOT READ OUT. SINGLE CODE ONLY. Use state code list (MT6)**

INTERNATIONAL MONEY TRANSFER

ASK MT12 TO MT16 TO ONLY THOSE WHO RECEIVE MONEY FROM OUTSIDE NIGERIA
i.e. FOR CODE 3 AT MT1 OTHERWISE SKIP TO MT17

MT12a. How have you received money from outside Nigeria in the past six months? Did you receive it through …? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

MT12b. IF MT12a SINGLE RESPONSE MT12b=MT12a, SKIP TO MT12c
IF MT12a MULTIPLE RESPONSE ASK: Which of these methods did you use most often?

	MT12a	**MT12b**
Family/friend	1	1
Runner (e.g. taxi/bus/boat)	2	2
Bank transfer/direct deposit into bank account	3	3
Recharge card	4	4
Cheque	5	5
Cash card/Prepaid card	6	6
MoneyGram	7	7
Western Union	8	8

An agent such as a Bureau de Change agent	9	9
Other, specify	98	98

MT12c. Why did you mostly receive money in this way (refer to MT12b)? **DO NOT READ OUT. SINGLE MENTION.**

Quick service	1
Reliable	2
Trust them/know them	3
Easy for me to use	4
It does not cost much	5
Required by the sender	6
Others (family/friends/community members) use this way	7
Other, specify	98

MT13. How many times have you received money in the past six months, from outside Nigeria?

Don't know	96

MT14. Thinking back to the last time you received money though … (refer to MT12b), how much did you receive? **DO NOT READ OUT. SINGLE CODE ONLY.**

CURRENCY	**AMOUNT**
Naira	
GBP	
US$	
Ghana cedi	
ZAR	
Other, specify	
Refused	95
Don't know	96

MT15. For what reason have you **mainly** received money from outside Nigeria? **DO NOT READ OUT. SINGLE CODE ONLY.**

Personal use	1
Monthly allowance	2
Repayment of a loan	3
Cover an unexpected expense	4
School fees	5
Food	6
Buy land/house	7
Buy car, furniture, household goods, etc.	8
Assist during emergencies (hospitalisation/medical bills, etc.)	9
Business/Trade	10
Other, specify	98

MT16. Thinking back to the last time you received money, which country did you receive money from? **DO NOT READ OUT. SINGLE CODE ONLY.**

United Kingdom	1
USA (United States of America)	2
Italy	3
Benin	4
Ghana	5
Canada	6
South Africa	7
Other, specify	98

FOR THOSE WHO SENT MONEY OUTSIDE NIGERIA
ASK MT17 TO MT21 TO ONLY THOSE WHO SEND MONEY OUTSIDE NIGERIA
i.e. CODE 4 AT MT1. OTHERWISE SKIP TO MM1

MT17a. How have you sent money to outside Nigeria in the past six months?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

MT17b. IF MT17a SINGLE RESPONSE MT17b=MT17a, SKIP TO MT17c
IF MT17a MULTIPLE RESPONSE ASK: Which of these methods did you use most often?

	MT17a	MT17b
Family/friend	1	1
Runner (e.g. taxi/bus/boat)	2	2
Bank transfer/direct deposit into bank account	3	3
Recharge card	4	4
Cheque	5	5
Cash card/Prepaid card	6	6
MoneyGram	7	7
Western Union	8	8
An agent such as a Bureau de Change agent	9	9
Other, specify	98	98

MT17c. Why did you mostly send money this way (refer to MT17b)? **DO NOT READ OUT. SINGLE CODE ONLY.**

Quick service	1
Reliable	2
Trust them/know them	3
Easy for me to use	4
Trust them	5
It does not cost much	6
Required by the recipient	7
Others (family/friends/community members) use this way	8
Other, specify	98

MT18. How many times have you sent money outside Nigeria in the past six months?

Don't know	96

MT19. Thinking back to the last time you sent money outside Nigeria, how much did you send?
DO NOT READ OUT. SINGLE CODE ONLY.

CURRENCY	AMOUNT
Naira	
GBP	
US$	
Ghana cedi	
ZAR	
Other, specify	
Refused	95
Don't know	99

MT20. For what reason did you **mainly** send money outside Nigeria? **DO NOT READ OUT. SINGLE MENTION.**

Personal use	1
Monthly allowance	2
Repayment of a loan	3
Cover an unexpected expense	4
School fees	5
Food	6
Buy land/house	7
Buy car, furniture, household goods, etc.	8
Assist during emergencies (hospitalisation/medical bills, etc.)	9
Business/Trade	10
Other, specify	98

MT21. Thinking back to the last time you sent money outside Nigeria, which country did you send money to? **DO NOT READ OUT. SINGLE CODE ONLY.**

United Kingdom	1
USA (United States of America)	2
Italy	3
Benin	4
Ghana	5
Canada	6
South Africa	7
Other, specify	98

SA: SAVINGS

SA1. I would like you to think about putting aside or saving some of your money. Everyone keeps some cash at home such as cash to pay for everyday expenses - this is not what I am talking about. I'm talking about money you put away over time so that it keeps increasing and you have it available for later use. In the past 12 months, did you save/put money aside?

Yes	1	**ASK SA2**
No	2	**SKIP TO SA6**

ONLY ASK THOSE THAT ARE CURRENTLY SAVING OR KEEPING MONEY ASIDE (CODE 1 AT SA1)

SA2. What did you **mainly** save/put money aside for?

For emergencies	1
Day-to-day ordinary household needs	2
Personal needs (such as clothes, shoes, jewellery)	3
Medical expenses	4
School fees/education	5
To pay rent	6
To buy farming inputs/cover farming expenses	7
To cover business expenses	8
Home improvements	9
Old age	10
To buy livestock/cattle	11
To buy shares	12
Starting a new business	13
Expanding my business/business assets/business premises	14
To build a house	15
To buy a car/motor cycle	16
To buy property (e.g. land or house)	17
For vacation/holiday	18
Specific occasion (e.g. Yam Festival, Marriage, Christmas, Ileya, etc)	19
Other, specify	98

SA3a. With whom or how do/did you save? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

IF ONLY ONE SAVINGS MECHANISM IN SA3a, SA3b=SA3a SKIP TO SA3c
FOR THOSE WITH MULTIPLE SAVINGS MECHANISMS: Ask SA3b and SA3c

SA3b. Which of these ways of saving suits you best? **READ OUT. SINGLE MENTION.**

	SA3a	SA3b
With a bank – commercial bank	1	1
With a bank – microfinance bank	2	2
With a bank – non-interest savings	3	3
With a mortgage bank such as FMBN	4	4
On your mobile phone (in an e-wallet)	5	5
With a microfinance institution	6	6
With a group such as a co-operative	7	7
With a group such as savings group (e.g. Meri-go -round group)	8	8
With a group such as village/community association	9	9
With savings/thrift collector/merchant	10	10
Give money to family/friends or household members to keep safe	11	11
Save in a safe place at home or carry it around	12	12
Other ways – not mentioned here, specify	13	13

SA3c. What is the main reason why you save in this way (**refer to SA3b**)?
DO NOT READ OUT. SINGLE MENTION.

Proximity – convenient access	1
Easy/simple to use	2
The requirements are easy to meet/no stringent requirements	3
Have quick access to savings	4
No reliance on technology/networks that can fail	5
Know money is safe from theft/fire	6
Trust them/know them	7
Earn good interest	8
Because others (family members/community/members/friends) use it	9
Enables access to soft loans	10
Other, specify	98

SA4. How often do you **mostly** save (**refer to SA3b**)? Would you say you save …..?
READ OUT. SINGLE CODE ONLY.

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally/when you have surplus money	6

SA5. The last time you saved (**refer to SA3b**), how much did you save?

	Naira
Refused	95
Don't know/cannot remember	96

SKIP TO SA7

THOSE WHO DID NOT SAVE/KEEP MONEY ASIDE (CODE 2 AT SA1)

SA6. Why don't you save? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Nothing to save/No money after I covered my expenses	1
I am unemployed	2
I do not know where to save	3
Do not trust banks or other formal financial institutions	4
Do not trust informal societies/savings clubs/cooperatives/savings collectors	5
I do not know of any benefits of saving	6
Do not believe in saving	7
Other, specify	98

SA7a. How will you ensure that you have money to meet your needs when you are old and cannot work?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Savings	1
Your children	2
Land/property	3

Jewellery, gold coins and others	4
Rental income	5
Shares	6
Farming/agriculture/livestock	7
Own business	8
Contributions with Osusu/ Local Corporative	9
Insurance policy	10
Don't know/have no plans	11
Pension	12
Other, specify	98

SA7b. There are many ways to save money other than putting cash aside. Some people buy things as a means of saving. Do you have any of the following types of savings? **READ OUT.**

	Investments	**Have**	**Don't have**
1.	Property (a building/house)	1	2
2.	Land	1	2
3.	Farming/agriculture/livestock	1	2
4.	Mutual funds	1	2
5.	Government bonds	1	2
6.	Shares/Stocks	1	2
7.	Assets such as jewellery, gold coins and others	1	2
8.	Fixed deposits	1	2

SA8a. Do you have a pension fund or do you currently receive pension?

Yes	1	**ASK SA8b, SA8c and SKIP to next section**
No	2	**SKIP TO SA9a**

SA8b. Which of the following do you have/receive? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

Pension that only you contribute(d) to	1
Pension that both you and your employer contribute(d) to	2
Pension that only your employer contribute(d) to	3
Not sure – do not know **(DO NOT READ OUT)**	96

SA8c. Through which of the following organizations do you get your pension complaints resolved? **MULTIPLE RESPONSES POSSIBLE. SHOWCARD. THEN SKIP TO NEXT SECTION**

PenCom	1
PFA	2
PTAD	3
Employer	4
Others, Please state	5

SA9. Are you making regular contributions to ensure that you have money to meet your financial needs when you are old and cannot work?

Yes	1	**SKIP TO SA10a and SA10b**
No	2	**ASK SA11a**

SA10a. You said you are making regular contribution, how often do you contribute? **READ OUT.**
SA10b. How often would you like to contribute? **READ OUT. SINGLE CODE ONLY**

	SA10a	**SA10b**
Daily	1	1
Weekly	2	2
Monthly	3	3
Quarterly	4	4
Annually	5	5
Not applicable	6	6

SKIP TO NEXT SECTION

Sab11a. Why are you not willing to make regular contributions to ensure that you have money to meet your financial needs when you are old and cannot work? **DO NOT READ OUT. MULTIPLE RESPONSES POSSIBLE.**

Don't have a regular income	1	**SKIP TO NEXT SECTION**
Don't have a job	2	
Do not have enough money	3	
Don't believe in it	4	**SKIP TO SA11b**
Other, specify	98	

SA11b Why don't you believe in it?

Based on the negative experience of others	1
I believe my money is safer with me	2
I would like to have access to my money anytime and not just after retirement	3
I am not convinced I will get paid adequately after retirement	4
Other, Specify	5

LC: LOANS AND CREDIT

INTERVIEWER READ OUT: Most people need to borrow money from time to time. We will now talk about your experience with borrowing money.

LC1. In the past 12 months, have you ……?

	YES	NO	
Borrowed money	1	2	**IF LC1.1 OR LC1.2=1 go to LC2a**
Been paying back money that you borrowed before June 2017	1	2	
Gotten goods/services in advance and paid for it later/paid for it in instalments	1	2	
Gotten goods that you paid for in instalments and that you returned/will return after you have used it/after a specific period	1	2	**IF LC1.1 AND LC1.2=2 SKIP TO LC4**

LC2a. Who did you borrow from? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

IF BORROWED FROM MORE THAN ONE SOURCE:

LC2b. Who did you borrow the **most** money from? **READ OUT. SINGLE MENTION.**
IF LC2a ONLY ONE SOURCE LC2b=LC2a.

	LC2a	LC2b
From a bank – Commercial bank	1	1
From a bank – Microfinance bank	2	2
From a bank – Non-interest loan	3	3
From a bank – Mortgage bank like FMBN	4	4
Government	5	5
Mobile money operator	6	6
Employer	7	7
Microfinance institution	8	8
Co-operative	9	9
Savings group that you save with or borrow from	10	10
Village/community association	11	11
Savings/thrift collector	12	12
Moneylender	13	13
Family/friend/household member	14	14
Other, specify	98	98

LC2c. What is the **main** reason why you borrowed from … (refer to response in LC2b)?
DO NOT READ OUT. SINGLE MENTION.

To get the money as soon as possible	1
Low interest rate	2
Suitable repayment period	3
Affordable monthly instalments	4
Flexibility of repayment terms	5

No checking of credit history	6
No proof of employment required	7
Quality of service provided	8
No collateral required	9
Past experience with the financial provider	10
Lender not concerned about the purpose of the loan	11
Distance/nearness to the lender	12
Other, specify	98

LC2d. What did you mainly borrow this money for … (refer to response in LC2b)?
DO NOT READ OUT. SINGLE MENTION.
Interviewer: If respondent borrowed more than once from the source mentioned in LC2b, this question refers to the last loan from this lender.

Buy a house	1
House renovation/extension	2
Buy land	3
Buy a car/vehicle	4
Education	5
Start/expand a business	6
Medical expenses	7
Travel	8
Buy food/clothing	9
Buy household goods	10
Pay for bills	11
Pay off debts	12
Buy fertilizer/livestock/seeds	13
To help a friend/family member	14
Other, specify	98

LC2e. How much did you borrow … (refer to response in LC2b)?
Interviewer: If respondent borrowed more than once from the source mentioned in LC2b, this question refers to the last loan from this lender.

Don't know	96
Refusal	95
	Naira

LC3. Thinking about the money you had to pay back in the past 12 months, have you missed a payment during this time?

Yes	1
No	2
Lender did not require fixed repayment schedule	3

SKIP TO LC5

ONLY ASK THOSE FOR WHOM LC1.1 AND LC1.2=2

LC4. What is the **main** reason why you did not borrow money? **DO NOT READ OUT. SINGLE MENTION.**

Did not have anyone to borrow from	1
Did not know who to borrow from	2
Did not need it	3
No ID	4
Don't believe in it	5
Lenders charge too much	6
Do not earn enough money	7
Spouse/partner won't allow it	8
Do not know where to go for one	9
Do not have a guarantor or referee	10
Don't have any collateral	11
Afraid to lose property in case I fail to pay back	12

Unemployed	13
Do not want to pay interest as it is against my religion	14
Like to live within my means	15
Do not know the requirements	16
Other, specify	98

LC5a. In the last 12 months, have you borrowed airtime from your network mobile provider such as MTN, Etisalat/9mobile, Airtel and/or Glo?

Yes	1	**ASK LC5b**
No	2	**SKIP TO NEXT SECTION**

LC5b. How often do/did you borrow airtime? Would you say it is/was …..? **READ OUT. SINGLE CODE ONLY.**

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

LC5c. The last time you borrowed airtime, how much did you borrow?

	Naira
Don't know	96
Refusal	95

RM: RISK MANAGEMENT AND INSURANCE

We all experience events sometimes that lead to unexpected expenses that can cause us to struggle to meet all our other expenses.

RM1a. Can you please tell me about something that happened to you in the past 12 months that caused unexpected expenses and made it very difficult for you to pay for other things?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

RM1b. IF MENTIONED MORE THAN ONE EVENT ASK: Which one of those you mentioned had the greatest impact on your household's finances? READ OUT SINGLE RESPONSE.

	RM1a	**RM1b**	
Member of household lost job/income	1	1	
Serious illness of a household member	2	2	
Death of a relative/household member	3	3	
Had to assist family/friends with gifts/money	4	4	
Theft of household property	5	5	
Theft of business stock/goods	6	6	
Theft of agricultural crop/livestock	7	7	
Loss of household goods due to fire/flood/storm	8	8	
Agricultural crop/livestock destroyed by fire/ flood/storm	9	9	
Failure of business	10	10	
Separation/divorce	11	11	
Disability due to accident/illness	12	12	
Maintenance of farming/business equipment/tools	13	13	
Recession/bad economy	14	14	
Price increases	15	15	
Other, specify	98	98	
Have not experienced such events	16	16	**Skip to RM2a**

FOR THE EVENT THAT HAD GREATEST IMPACT ASK:

RM1c. What did you or your household do when you experience this event (Insert event mentioned in RM1b)……?.

Sold assets to get money	1
Sold livestock to get money	2
Cut down on expenses	3
Waited/asked for donations	4
Borrowed money from friend/family	5

Borrowed money from employer	6
Borrowed money from bank	7
Borrowed money from other sources	8
Used own savings	9
Used insurance policy	10
Did nothing	11
Comparing prices to get best deal	12
Brand switching	13
Cancelled other policies	14
Don't know	96
Other (specify)	98

RM2a. Have you ever heard of micro-insurance?

Yes	1	**ASK RM2b**
No	2	**Continue to definition**

RM2b. Do you have micro-insurance?

Yes	1	**ASK RM2c**
No	2	**Skip to RM3**

RM2c. What type of micro-insurance do you have? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

Agriculture – crops	1
Agriculture – livestock	2
Life	3
Health	4
Accident	5
Disability	6
Business/goods/stock	7
Other, specify	98

RM2d. How did you get micro-insurance? Did you get it through ….?
READ OUT. MULTIPLE MENTIONS POSSIBLE

Someone else in your household/family	1
Insurance company	2
Bank	3
Agent	4
Broker	5
Through your phone	6
Internet	7
Employer	8
Other, specify	98
Don't know/cannot remember	96

SKIP TO RM5

Definition of micro-insurance:

INTERVIEWER READ OUT: Micro-insurance refers to insurance for low-income households. Individuals with micro-insurance pay small amounts on a regular basis to the insurance company with the agreement that the insurance company will pay out some of this money when the individual experience events such as losing their harvest, losing specific assets, or when they have to cover medical costs as a result of being ill or injured or in the case of death.

RM3. Would you be interested in micro insurance?

Yes	1	**ASK RM4**
No	2	**Otherwise SKIP TO RM5**
Don't know	96	

RM4. What type of micro insurance would you consider? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

Agriculture – crops	1
Agriculture – livestock	2
Agriculture – fisheries	3
Life	4
Credit/loans	5
Health	6
Household	7
Accident	8
Disability	9
Business/goods/stock	10
Other, specify	98

RM5. Are you covered by any insurance other than micro insurance? When I am referring to insurance that ***covers*** you I do not only think about insurance that you pay for – this includes insurance that somebody else pays for but which also covers you.

Yes	1	**ASK RM6**
No	2	**SKIP TO RM9**
Don't know	96	

RM6. What type of insurance do you currently have? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

SHORT TERM INSURANCE	
Car/Vehicle/Motorbikes	1
Household contents insurance	2
Building	3
Group accident provided by employer	4
Health/Medical/Critical illness	5
Travel	6
Credit life/Loan protection	7
LONG TERM INSURANCE	
Life assurance	8
Group Life Assurance Scheme through employer	9
Personal accident disability insurance	10
Endowment/Investment saving plan	11
Education plan for children	12
Mortgage protection	13
Annuities	14
Livestock	15
Other, specify	98

RM7. How did you get insurance? Did you get it through ….? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

Someone in your household/family	1
Insurance company	2
Bank	3
Agent	4
Broker	5
Through your phone	6
Internet	7
Employer	8
Other, specify	98
Don't know/cannot remember	96

RM8. Can you tell me how many insurance policies and how many micro-insurance policies you have?

Insurance policies		Don't know	96
Micro-insurance policies		Don't know	96

ONLY FOR THOSE WITHOUT INSURANCE (RM2b=2 AND RM5=2)

RM9. Why do you not have insurance? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

I do not believe in insurance	1
I do not know the benefits of having one	2
I do not know where to go and get one from	3
They are cheats, they do not settle claims	4
Cannot afford to pay for insurance	5
Religious reasons/God will take care of it	6
Haven't thought about it yet	7
I have nothing to insure	8
No reason	9
Other, specify	98

INF: INFORMAL SERVICE PROVIDERS

THOSE THAT USE INFORMAL SERVICE PROVIDERS (QF1=6 or 10 TO 13) ASK INF1 TO INF7 OTHERWISE GO TO PC1

INF1. You said that you use an informal service provider. Now I'm going to remind you about those informal service providers. For each one that you said you use, please tell me which of these services does the provider offer? **READ OUT. MULTIPLE MENTION POSSIBLE.**
Note: For each provider of informal financial services used in INF1, ask INF2, INF3, INF4, INF5, INF6 and INF7 before asking next provider of financial services used

INF2. Which of these services do you use?
MULTIPLE MENTION POSSIBLE.

INF3a. IF SAVING ASK: How often do you make savings or contributions with this provider? Would you say it is….? **SINGLE MENTION.**

INF3b. When did you last contribute/save with this provider? Would you say it was …? **READ OUT. SINGLE MENTION.**

INF3c. How much did you contribute the last time you contributed with this provider?

INF3d. What is the **main** reason why you save with this provider? **DO NOT READ OUT. SINGLE MENTION**

INF4a. IF BORROWING ASK: How often do you borrow from this provider? Would you say it is….?
SINGLE MENTION.

INF4b. When did you last borrow from this provider? Would you say it was …? **READ OUT. SINGLE MENTION.**

INF4c. How much did you borrow the last time you borrowed from this provider?

INF4d. What is the **main** reason why you borrow from this provider? **DO NOT READ OUT. SINGLE MENTION**

INF5. How often does this provider pay out profits/dividends/savings to the members? Would you say it is….? **DO NOT READ OUT. SINGLE MENTION**

	INF1 CODE LIST	INF2 CODE LIST	INF3a CODE LIST	INF3b CODE LIST	INF3c	INF3d CODE LIST	INF4a CODE LIST	INF4b CODE LIST	INF4c	INF4d CODE LIST	INF5 CODE LIST
Co-operative											
Savings group that you save with or borrow from											
Village/community association											
Savings/thrift collector/merchant											
Moneylender											

CODE LIST INF1 and INF2

	CODE
Saving	1
Credit (loans)	2
Investment	3
Buy stocks/shares	4
Social fund	5
Other, specify	98
Don't know/can't remember	96

CODE LIST INF3a

	CODE
Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

CODE LIST INF4a

	CODE
Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6
Never	7

CODE LIST INF3b

	CODE
Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7
Do not borrow money	8

CODE LIST INF4b

	CODE	
Yesterday/today	1	
In the past 7 days	2	
In the past 30 days	3	
In the past 90 days	4	
More than 90 days ago but less than 6 months ago	5	
More than 6 months ago but within the past 12 months	6	
More than 12 months ago	7	
Do not borrow money	8	Skip to INF5

CODE LIST INF3d

	CODE
To socialise or meet friends/to network	1
They give financial advice	2
They give information on matters such as education, health, etc.	3
Can turn to them when in financial need	4
Easy/simple to save	5
Close-by	6
Quick access to money	7
I trust the members with my money	8
Suitable loans	9
Other, specify	98

CODE LIST INF4d

	CODE
Quick access to money	1
Proximity – access	2
Flexibility in terms of repayment	3
No collateral needed	4
Other, specify	98

INF5. How often does this provider pay out profits/dividends/savings to members? Would you say it is …?
READ OUT. SINGLE MENTION

	CODE
Weekly	1
Monthly	2
Quarterly	3
Annually	4
Every time you meet one member gets all the contributions	5
Don't pay out – we just help others with the money	6
Other, specify	98

PC: POTENTIAL CHANNELS FOR CONDUCTING FINANCIAL TRANSACTIONS

PC1. How do you usually get to your nearest provision shop? **READ OUT. SINGLE CODE ONLY.**

Walk	1
Private transport	2
Public transport	3
Other, specify	98

PC2. Is there a … (**READ OUT)** close to where you live (home)?
READ OUT FOR EACH LOCATION LISTED.

PC3. **Only ask for each location marked "1" in PC3.** How long does it take to get to the nearest [**TYPE OF LOCATION]** from your house? **DO NOT READ OUT. SINGLE CODE ONLY.**

	PC2	PC3						
		Less than 5 minutes	Between 5 and 10 minutes	Between 11 and 15 minutes	Between 16 and 20 minutes	Between 21 and 30 minutes	More than 30 minutes	Don't know
Provision shop		1	2	3	4	5	6	96
Bank branch	1	1	2	3	4	5	6	96
Banking agent	2	1	2	3	4	5	6	96
ATM	3	1	2	3	4	5	6	96
Mobile money agent	4	1	2	3	4	5	6	96
Microfinance bank	5	1	2	3	4	5	6	96
Non-interest service provider	6	1	2	3	4	5	6	96
Primary mortgage bank	7	1	2	3	4	5	6	96
Petrol Station	8	1	2	3	4	5	6	96
Pharmacy	9	1	2	3	4	5	6	96
Restaurant	10	1	2	3	4	5	6	96
Post Office	11	1	2	3	4	5	6	96
Mobile phone kiosk	12	1	2	3	4	5	6	96

INCOME & EXPENDITURE

IE1a. Thinking about the total amount of money you receive, please tell me your total personal monthly income. Please include all sources of income you mentioned in **E9.**

- **Record in Naira**
- **Give to responded to self-complete**
- **Transfer answer to E1b**
- **If refused, don't know or no income please leave box and don't fill in zero (0) and record below**

N ____

Refused	-RF	**Continue to IE1b**
Don't know	-DK	
No Income	-NI	

SHOWCARD.

IE1b. Which of this best describes your personal average total monthly personal income? Please include all sources of income i.e. salaries, pensions, income from investment, etc. **SINGLE CODE ONLY.**

Below N7,500 per month	1
N15,000 - N35,000 per month	2
N35001 - N55,000 per month	3
N55,001 - N75,000 per month	4
N75,001 - N95,000 per month	5
N95,001 - N115,000 per month	6
N115,001 - N135,000 per month	7
N135,001 - N155,000 per month	8
N155,001 - N175,000 per month	9
N175,001 - N195,000 per month	10
N195,001 - N215,000 per month	11

N215,001 - N235,000 per month	12
N235,001 - N255,000 per month	13
N255,001 - 275,000 per month	14
N275,001 - 295,000 per month	15
N295,001 - 315,000 per month	16
Above N315,000 per month	17
Refused	95
Don't Know	96

IE2. Thinking about your regular expenses, on average how much do you spend on the following per month?
READ OUT EACH ITEM. USE CODE 99996 FOR 'DON'T KNOW' CODE 99995 FOR REFUSED

Item	**Amount spent (N)**
Food/grocery	
Airtime/data bundles	
Education/school fees	
Utility bills	
Fuel (car, motorbike or generator)	
Transport	
Medical expenses	
Rent	
Social activities/entertainment	

THANK RESPONDENT AND END THE INTERVIEW